CLAIMS

We claim:

1   1.   A method of financial planning, comprising the steps of:

2   providing a top line planner module coupled to a business plan module, for receiving

3   inputs of external data relating to sales, marketing or manufacturing information;

4   exchanging revenue information between the top line planner module and the

5   business plan module;

6   providing a spendcap manager module coupled to the business plan module, for

7   providing outputs of budget information to business managers, and for receiving requests

8   from said business managers for increased allocation of resources to be communicated to

9   higher level decision makers for consideration;

10   exchanging expense information between the spendcap manager module and the

11   business plan module;

12   providing a plurality of private data spaces for business managers to develop draft

13   financial plans, wherein a private data space is accessible only to authorized individuals

14   associated with a draft financial plan; and,

15   providing a public data space accessible to a plurality of business managers

16   containing information relating to published financial plans.

1   2.   The method of financial planning according to claim 1, wherein:

2   the spendcap manager module includes at least one user interfacing with at least one level

3   in an organizational hierarchy, said at least one level associated with at least one spend

4   account.

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1   3.   The method of financial planning according to claim 1, including;

2   providing an organizational hierarchy defining a plurality of departments;

3   associating each of said plurality of business managers with at least one of said

4   plurality of departments; and

5   providing each of said plurality of business managers one of said plurality of

6   private data spaces for each assigned at least one of said plurality of departments to

7   develop draft financial plans.

1   4.   The method of financial planning according to claim 3, wherein:

2   the spendcap manager module includes at least one user interfacing with at least

3   one deparatment in said organizational hierarchy, said at least one department associated

4   with at least one spend account.

1   5.   The method of financial planning according to claim 4, including:

2   said user reporting activity of said at least one spend account to said business

3   manager assigned said associated department; and

4   said business manager utilizing an assigned private data space for developing a

5   draft financial business plan incorporating said spend account activity.

1   6.   The method of financial planning according to claim 5, including:

2   developing objects related to activity in said at least one spend account;

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3   monitoring said objects to determine activity in said at least one spend account;

4   and

5   reporting activity from each object of said objects to said business manager for

6   inclusion in said draft financial business plan.

1   7.   The method of financial planning according to claim 6, including:

2   finalizing said draft financial business plan and publishing same to said public

3   data space; and

4   reviewing said published financial business plan and ascertaining sufficient

5   resources are available for said financial business plan.

1   8.   The method of financial planning according to claim 7 including;

2   receiving said budget information from said spendcap manager module for

3   comparing to said published financial business plan for ascertaining whether sufficient

4   resources are available.

1   9.   The method of financial planning according to claim 8 including:

2   requesting through an intergrated electronically transmitted request mechanism an

3   increased allocation of resources when insufficient resources are available to support a

4   draft financial business plan.

1   10.   The method of financial planning according to claim 7, wherein:

2   finalizing said draft financial business plan and publishing same to said public

3   data space includes incorporating all spending account objects related activity for

4   inclusion in said financial business plan prior to said publishing.

1   11.   A financial planning system, comprising:

2   a top line planner module coupled to units of a business organization and

3   operative to receive inputs therefrom of external data relating to sales, marketing or

4   manufacturing information;

5   a business plan module coupled to said top line planner module and operative for

6   exchanging revenue information therebetween;

7   a spendcap manager module coupled to the business plan module, operative to

8   provide outputs of budget information to business managers and to receive requests from

9   said business managers for increased allocation of resources to be communicated to

10   higher level decision makers for consideration, and further operative to exchange expense

11   information between the spendcap manager module and the business plan module.

12   a plurality of private data spaces integral to said spendcap manager module and

13   operative to permit said business managers to develop draft financial plans therein, said

14   private data space accessible only to authorized individuals associated with a draft

15   financial plan; and,

16   a public data space coupled to said private data spaces and operative to receive

17   released finalized data from said private data spaces and containing information relating

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18   to financial plans and publishing same, said public data space accessible to a plurality of

19   business managers for review of said published data.

1   12.   The financial planning system according to claim 11, wherein:

2   the spendcap manager module includes at least one user coupled to at least one level in an

3   organizational hierarchy, said at least one level associated with at least one spend

4   account.

1   13.   The financial planning system according to claim 11, further including;

2   an organizational hierarchy defining a plurality of departments;

3   each of said plurality of business managers assigned at least one of said plurality

4   of departments; and

5   each of said plurality of business managers further assigned one of said plurality

6   of private data spaces for each assigned at least one of said plurality of departments to

7   develop draft financial plans.

1   14.   The financial planning system according to claim13, wherein:

2   the spendcap manager module is further associated with at least one user assigned

3   to at least one department in said organizational hierarchy, said at least one department

4   further associated with at least one spend account.

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1   15.   The financial planning system according to claim 14, including:

2   means for creating a plurality of objects related to activity in said at least one

3   spend account;

4   an activity monitor to determine activity in said at least one spend account; and

5   an activity reporter for said object of said plurality of objects to report said object

6   activity to said business manager for inclusion in said draft financial business plan.

1   16.   The financial plan system according to claim 15, including:

2   a publisher for releasing said finalized version of said draft financial business plan

3   to said public data space; and

4   means for reviewing said published financial business plan and ascertaining

5   sufficient resources are available for said financial business plan.

1   17.   The financial planning system according to claim 16 including:

2   means coupled to receive said budget information from said spendcap manager

3   module to compare said budget information to said published financial business plan for

4   ascertaining sufficient resources are available.

1   18.   The financial planning system according to claim 17, wherein:

2   said spendcap manager module includes a function to permit users to request an

3   increased allocation of resources when insufficient resources are available to support said

4   published financial business plan.

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1   19.   The financial planning system according to claim 18, said spendcap

2   manager module further operative to finalize said draft financial business plan and

3   publish same to said public data space; and

4   operative to incorporate all spending account objects related activity for

5   inclusion in said financial business plan prior to said publishing.

1   20.   The financial planning system according to claim 11, wherein said

2   departments are preferably linked to said spendcap manager module via an internet

3   communications link.